

OFFICE OF THE COMMISSIONER

Patrick M. McQueen,
Commissioner

Debra A. Smith,
Executive Secretary

Renee J. Ortlieb,
Assistant to the Commissioner
and Public Information
Officer

Gary K. Mielock, Chief Deputy
Commissioner

Cynthia C. Senko,
Executive Secretary

Richard. D. Lavolette,
Administrative Law Specialist

Joseph E. Petterson, Risk
Manager

Alan J. LaVigne, Student
Assistant



Gary K. Mielock,
Chief Deputy Commissioner

The Commissioner of the Financial Institutions Bureau is appointed by the Governor with the advice and consent of the Senate and serves at the pleasure of the Governor under the provisions of the Michigan Banking Code of 1969, as amended. The Commissioner is assisted by a chief deputy commissioner and six directors (see organization chart on page 22).

The Office of the Commissioner is responsible for establishing the overall policy, direction and daily operations of the Bureau. These responsibilities include public information and media relations, strategic planning, performance measures, ethics, audits and vulnerability assessments, risk management, Freedom of Information Act requests, administrative hearings, and publications, including the Bureau's Web Page.

FREEDOM OF INFORMATION

The Office of the Commissioner has the responsibility for responding to requests made to the Bureau for copies of public records under the Michigan Freedom of Information Act, 1976 Public Acts No. 422, as amended. During 1998, the Office of the Commissioner responded to 118 requests for copies of public documents.

ADMINISTRATIVE HEARINGS

The Office of the Commissioner provides hearing officer services for conducting the Bureau's administrative hearings and related matters pursuant to the Administrative Procedures Act, 1969 Public Act No. 306, as amended, and relevant regulatory statutes.

In 1998, the Bureau received three new requests for hearings. One case, which involved a cease and desist order under the Mortgage Brokers, Lenders, and Servicers Licensing Act and the Secondary Mortgage Loan Act, was resolved by a Stipulation and Consent Order.

The remaining two requests were filed under the Mortgage Brokers, Lenders, and Servicers Licensing Act and were continued over into 1999. One case involved the denial of an application for a mortgage broker license and the other involved the revocation of a mortgage broker license.

In addition, the hearings officer handled four cases carried over from prior years. One case involving the revocation of a mortgage broker and lender license under the Mortgage Brokers, Lenders, and Servicers Licensing Act was dismissed. In a second case, the party requesting the

hearing withdrew the request, and the underlying denial of an application for a mortgage broker license under the Mortgage Brokers, Lenders, and Servicers Licensing Act remained in effect.

In the third case, an application for a mortgage broker license under the Mortgage Brokers, Lenders, and Servicers Licensing Act was denied, and a license under the Secondary Mortgage Loan Act was revoked. The fourth case was carried over into 1999 to allow one of the parties the opportunity to appeal a federal district court decision to the United States Court of Appeals. This matter involves a cease and desist order under the Banking Code of 1969.

